

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Legacy Mortgage Asset Trust 2021-SL1

In Re:
Rita B. McNasby, William J. McNasby J. III

Debtors.



Order Filed on November 8, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-16219 ABA

Adv. No.:


Hearing Date: 10/12/2022

Judge: Andrew B. Altenburg

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 8, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Rita B. McNasby, William J. McNasby J. III

Case No: 22-16219 ABA

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Legacy Mortgage Asset Trust 2021-SL1, holder of a mortgage on real property known as 4 West Fleming Pike, Hammonton, NJ, 08037, Denise Carlon, Esq. appearing, upon an objection to confirmation of Debtor's Chapter 13 plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin Perlman, Esq., attorney for Debtors, and for good cause having been shown

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court by filing a certification of default; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim will be paid off in full through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the total amount to be paid to Secured Creditor through Debtor's Chapter 13 plan is broken down as follows:

- \$10,426.27 due at the time of filing;
- \$2,071.87 interest on unpaid balance over the life of the plan (7.375%)
- **TOTAL: \$12,498.14**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that upon successful completion of said payments, repayment of all post-petition escrow advances, and receipt of a discharge in this Chapter 13 proceeding, this lien shall be released and extinguished; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Secured Creditor, shall file a release of the lien with the recorder of deeds in Cumberland County for the underlying mortgage within 30 days of the completion of the plan payments, repayment of outstanding escrow advances, and receipt of discharge; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that in the event Secured Creditor fails to discharge the mortgage within the prescribed period, the Debtor and/or Debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
William J. McNasby, III
Rita B. McNasby
Debtors

Case No. 22-16219-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 08, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William J. McNasby, III, Rita B. McNasby, 4 West Fleming Pike, Hammonton, NJ 08037-9508

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-SL1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor William J. McNasby III ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

District/off: 0312-1

User: admin

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Total Noticed: 1

Lee Martin Perlman

on behalf of Joint Debtor Rita B. McNasby ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor Jersey Shore Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8